

Information to identify the case:

Debtor 1 **Michael Wayne Gunter**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7998**

EIN --_-----

Debtor 2 **Melissa Kay Gunter**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7498**

EIN --_-----

United States Bankruptcy Court **Western District of Virginia**

Case number: **17-60949**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Wayne Gunter

Melissa Kay Gunter
fka Melissa Kay Blankenship, fka Melissa
Blankenship Layne

8/15/17

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of VirginiaIn re:
Michael Wayne Gunter
Melissa Kay Gunter
DebtorsCase No. 17-60949-rbc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 46

Date Rcvd: Aug 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017.

db/jdb +Michael Wayne Gunter, Melissa Kay Gunter, 3101 Link Road, Apt. 78,
Lynchburg, VA 24503-3246

cr +Beacon Credit Union, Inc., c/o David D. Embrey, Attorney at Law, P. O. Box 1439,
Lynchburg, VA 24505

4433871 +Appalachian Power, PO Box 24401, Canton, OH 44701-4401

4433877 +CNAC/TMC Finance, LLC, 2828 Candler Mountain Rd, Lynchburg, VA 24502-2210

4433874 +Centra Emergency Services, 2010 Atherholt Rd, Lynchburg, VA 24501-1106

4433875 +Centra Medical Group, PO Box 14000, Belfast, ME 04915-4033

4433876 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696

4433878 +Comcast, 2820 Linkhorne Dr, Lynchburg, VA 24503-3347

4433879 +Cone Health, PO Box 650292, Dallas, TX 75265-0292

4433880 +Convergent Outsourcing, Inc., PO Box 1022, Wixom, MI 48393-1022

4433881 +Creditors Collection Service, PO Box 1022, Wixom, MI 48393-1022

4433883 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624

4433884 +First Virginia Financial Services, Inc., 3226 Old Forest Rd., Lynchburg, VA 24501-2336

4433885 +Greensboro Radiology, 1331 N Elm St #200, Greensboro, NC 27401-6304

4433888 +J. Frederick Watson, Esq., CASKIE & FROST, 2306 Atherholt Road, Lynchburg, VA 24501-2114

4433891 +Joyce Carter, 3101 Link Rd #78, Lynchburg, VA 24503-3246

4433889 +Joyce Carter, 3101 Link Road, Apt. 78, Lynchburg, VA 24503-3246

4433890 +Joyce Carter, 3101 Link Rd, Apt. 87, Lynchburg, VA 24503-3247

4433892 +Lendmark Financial Services, 18013 Forest Rd, Ste. A-08, Forest, VA 24551-4303

4433893 +Lendmark Financial Services, 105 Clarion Rd, Ste. K, Altavista, VA 24517-1168

4433894 +Lokate LLC, c/o Brownstone Properties, Inc., 3720 Old Forest Rd.,
Lynchburg, VA 24501-6904

4433895 +Lynchburg General District Court, 905 Court St, Lynchburg, VA 24504-1603

4433896 +Lynchburg General Hospital, 1901 Tate Springs Road, Lynchburg, VA 24501-1167

4433897 +Margaret C. Valois, James River Legal Associates, 7601 Timberlake Road,
Lynchburg, VA 24502-2324

4433900 +Optimum Outcomes, Inc., PO Box 660943, Dallas, TX 75266-0943

4433902 +SCA Credit Services, Inc., 1502 Williamson Rd NE, Roanoke, VA 24012-5100

4433904 +SRS, Inc., 415 N Edgeworth St, Ste. 210, Greensboro, NC 27401-2071

4433905 +State Farm Life Insurance Company, PO Box 2364, Bloomington, IL 61702-2364

4433907 +SunTrust, PO Box 6600, Hagerstown, MD 21741-6600

4433908 +Target Corporation, c/o The Law Offices Michael I. Asen, PC, 2200 Northern Blvd, Ste. 110,
Greenvale, NY 11548-1220

4433909 The City of Lynchburg, Virginia, Billings & Collections, PO Box 9000, Lynchburg, VA 24505

4433910 The Moses H. Cone Memorial Hospital, 1121 N Church St, Greensboro, NC 27401

4433911 +US Department of Education, Direct Loan Servicing Center, PO Box 5609,
Greenville, TX 75403-5609

4433913 +VA League Central Credit Union, PO Box 11469, Lynchburg, VA 24506-1469

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4433872 +E-mail/Text: collect@mybcu.org Aug 15 2017 21:49:52 Beacon Credit Union,
Attn: Bankruptcy Department, PO Box 4319, Lynchburg, VA 24502-0319

4435419 +E-mail/Text: collect@mybcu.org Aug 15 2017 21:49:52 Beacon Credit Union, Inc.,
6320 Logans Lane, Lynchburg, VA 24502-4292

4433873 EDI: CAPITALONE.COM Aug 15 2017 21:48:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285

4433915 E-mail/Text: bankruptcy@dss.virginia.gov Aug 15 2017 21:49:35
Virginia Department of Social Services, 801 E Main Street, Richmond, VA 23219

4433882 +EDI: ESSIL.COM Aug 15 2017 21:48:00 Dish Network, PO Box 94063, Palatine, IL 60094-4063

4433887 EDI: IRS.COM Aug 15 2017 21:48:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St No. 76, Richmond, VA 23219

4433898 +EDI: NFCU.COM Aug 15 2017 21:49:00 Navy Federal Credit Union, 820 Follin Ln,
Vienna, VA 22180-4907

4433899 +E-mail/Text: bankruptcy@onlineis.com Aug 15 2017 21:49:59 Online Collections, PO Box 1489,
Winterville, NC 28590-1489

4433901 +E-mail/Text: bankruptcy@rentacenter.com Aug 15 2017 21:50:25 Rent-A-Center,
2323 Memorial Ave., Lynchburg, VA 24501-2600

4433903 +EDI: SWCR.COM Aug 15 2017 21:48:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958

4433912 +E-mail/Text: bkr@taxva.com Aug 15 2017 21:50:01 Va Department Of Taxation,
Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156

4433914 +EDI: VERIZONWIRE.COM Aug 15 2017 21:48:00 Verizon Wireless, PO Box 5029,
Wallingford, CT 06492-7529

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4435420 Attn: David Embrey
4433906 Suntan City

District/off: 0423-6

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Aug 15, 2017

4433886* +Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2017 at the address(es) listed below:

David D. Embrey on behalf of Creditor Beacon Credit Union, Inc. ddeesq@aol.com,
dembrey@mybcu.org
Hannah W. Hutman(436156) hhutman@hooverpenrod.com, VA47@ecfcbis.com;jwhite@hooverpenrod.com
Margaret C. Valois on behalf of Debtor Michael Wayne Gunter mv@vbclegal.com,
paralegal@vbclegal.com;dfarish@vbclegal.com;mv@vbclegal.com;kthomas@vbclegal.com
Margaret C. Valois on behalf of Joint Debtor Melissa Kay Gunter mv@vbclegal.com,
paralegal@vbclegal.com;dfarish@vbclegal.com;mv@vbclegal.com;kthomas@vbclegal.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 5